

### **What is claimed is:**

- [Claim 1]**      1. A method to store and access check images, comprising:  
storing the check images in a storage layer; and  
identifying each check image by a unique handle so that the check images can  
be accessed by at least two banks.
- [Claim 2]**      2. The method of claim 1 further comprising polling a landing  
zone for files.
- [Claim 3]**      3. The method of claim 2 further comprising retrieving a file  
in response to finding a file in the landing zone.
- [Claim 4]**      4. The method of claim 1 further comprising storing the index  
information including the unique handle for each check image in the storage  
layer.
- [Claim 5]**      5. The method of claim 3 further comprising parsing the file  
in response to the file being one of a cross-reference file or a load file.
- [Claim 6]**      6. The method of claim 5 further comprising looking up the  
check images based on information in the cross-reference file.
- [Claim 7]**      7. The method of claim 3 further comprising building a  
permissions database in response to the file being an electronic cash  
presentment file.

**[Claim 8]** 8. The method of claim 1 wherein storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

**[Claim 9]** 9. Apparatus to store and access check images, comprising:  
means for storing the check images in a storage layer; and  
means for identifying each check image by a unique handle so that the check images can be accessed by at least two banks.

**[Claim 10]** 10. The apparatus of claim 9 further comprising means for polling a landing zone for files.

**[Claim 11]** 11. The apparatus of claim 10 further comprising means for retrieving a file in response to finding a file in the landing zone.

**[Claim 12]** 12. The apparatus of claim 9 further comprising means for storing the index information including the unique handle for each check image in the storage layer.

**[Claim 13]** 13. The apparatus of claim 11 further comprising means for parsing the file in response to the file being one of a cross-reference file and a load file.

**[Claim 14]** 14. The apparatus of claim 13 further comprising means for looking up the check images based on information in the cross-reference file.

**[Claim 15]** 15. The apparatus of claim 11 further comprising means for building a permissions database in response to the file being an electronic cash presentment file.

[Claim 16] 16. The apparatus of claim 9 wherein the means for storing the check images further comprises at least one of a transit folder, an exchange zone, and an on us folder.

[Claim 17] 17. A computer program product comprising computer program code to store and access check images, the computer program code further comprising:

instructions for storing the check images in a storage layer; and  
instructions for identifying each check image by a unique handle so that the check images can be accessed by at least two banks.

[Claim 18] 18. The computer program product of claim 17 wherein the computer program code further comprises instructions for polling a landing zone for files.

[Claim 19] 19. The computer program product of claim 18 wherein the computer program code further comprises instructions for retrieving a file in response to finding a file in the landing zone.

[Claim 20] 20. The computer program product of claim 17 wherein the computer program code further comprises instructions for storing the index information including the unique handle for each check image in the storage layer.

[Claim 21] 21. The computer program product of claim 19 wherein the computer program code further comprises instructions for parsing the file in response to the file being one of a cross-reference file and a load file.

[Claim 22] 22. The computer program product of claim 21 wherein the computer program code further comprises instructions for looking up the check images based on information in the cross-reference file.

[Claim 23] 23. The computer program product of claim 19 wherein the computer program code further comprises instructions for building a permissions database in response to the file being an electronic cash presentment file.

[Claim 24] 24. The computer program product of claim 17 wherein the computer program code further comprises instructions for storing the check images in at least one of a transit folder, an exchange zone, and an on us folder.

[Claim 25] 25. A method of centralizing check images for access by both a capture bank and a paying bank, the method comprising:

- receiving the check images from the capture bank;
- acquiring information supporting a check clearing process from at least one of the paying bank and the capture bank;
- storing the check images and the information supporting the check clearing process in a substantially centralized storage system; and
- rendering the check images to the capture bank and the paying bank based on the information supporting the check clearing process so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

[Claim 26] 26. The method of claim 25 wherein the acquiring of the information further comprises receiving a cross-reference file from the paying bank.

**[Claim 27]** 27. The method of claim 26 wherein the cross-reference file further comprises unique handles to identify the check images.

**[Claim 28]** 28. The method of claim 27 wherein the unique handles further comprise check image management system (CIMS) keys.

**[Claim 29]** 29. The method of claim 25 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

**[Claim 30]** 30. The method of claim 26 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

**[Claim 31]** 31. The method of claim 27 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

**[Claim 32]** 32. The method of claim 28 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

**[Claim 33]** 33. The method of claim 25 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

**[Claim 34]** 34. The method of claim 26 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

**[Claim 35]** 35. The method of claim 27 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

**[Claim 36]** 36. The method of claim 28 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

**[Claim 37]** 37. A computer program product comprising computer program code for centralizing check images for access by both a capture bank and a paying bank, the computer program code further comprising:

- instructions for receiving the check images from the capture bank;
- instructions for acquiring information supporting a check clearing process from at least one of the paying bank and the capture bank;
- instructions for storing the check images and the information supporting the check clearing process in a substantially centralized storage system; and
- instructions for rendering the check images to the capture bank and the paying bank based on the information supporting the check clearing process so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

**[Claim 38]** 38. The computer program product of claim 37 wherein the computer program code further comprises instructions for parsing a cross-reference file received from the paying bank.

[Claim 39] 39. The computer program product of claim 38 wherein the instructions for parsing the cross-reference file are operable to determine unique handles to identify the check images.

[Claim 40] 40. The computer program product of claim 39 wherein the unique handles further comprise check image management system (CIMS) keys.

[Claim 41] 41. The computer program product of claim 37 wherein the instructions for the rendering of the check images further comprise instructions for reading a check images from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

[Claim 42] 42. The computer program product of claim 38 wherein the instructions for the rendering of the check images further comprise instructions for reading a check images from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

[Claim 43] 43. The computer program product of claim 39 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

[Claim 44] 44. The computer program product of claim 40 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for use by the

capture bank, and reading the check image from a second storage area for use by the paying bank.

[Claim 45] 45. The computer program product of claim 37 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

[Claim 46] 46. The computer program product of claim 38 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

[Claim 47] 47. The computer program product of claim 39 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

[Claim 48] 48. The computer program product of claim 40 wherein instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

[Claim 49] 49. Apparatus for centralizing check images for access by both a capture bank and a paying bank, the apparatus comprising:

- means for receiving the check images from the capture bank;

- means for acquiring information supporting a check clearing process from at least one of the paying bank and the capture bank;

- means for storing the check images and the information supporting the check clearing process in a substantially centralized storage system; and



means for rendering the check images to the capture bank and the paying bank based on the information supporting the check clearing process so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

[Claim 50] 50. The apparatus of claim 49 further comprising means for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

[Claim 51] 51. The apparatus of claim 49 further comprising means for reading a check image from the same storage area for use by both the capture bank and the paying bank.

[Claim 52] 52. A system for centralizing check images for access by both a capture bank and a paying bank, the system comprising:

- a landing zone operable to receive check images from the capture bank and information supporting a check clearing process from at least one of the capture bank and the paying bank;

- a storage layer operable to store the check images and to manage databases comprising the information supporting the check clearing process;

- a process to identify files in the landing zone and to instantiate a parsing process to parse at least some files; and

- a loading process to store the check images in the storage layer to be accessed from the system by both the capture bank and the paying bank based on the information supporting the check clearing process.

[Claim 53] 53. The system of claim 52 wherein the process to identify files is a daemon process operable to cause the parsing of a cross-reference file received from the paying bank.

[Claim 54] 54. The system of claim 53 wherein the cross-reference file comprises unique handles identifying the check images.

[Claim 55] 55. The system of claim 54 wherein the unique handles comprise check image management system (CIMS) keys.

[Claim 56] 56. The system of claim 52 wherein the databases further comprise an information interchange database.

[Claim 57] 57. The system of claim 56 wherein the databases further comprise a profiling database.

[Claim 58] 58. The system of claim 57 wherein the databases further comprises a permissions database created using an electronic cash presentment (ECP) file received from the capture bank.

[Claim 59] 59. A computer readable memory system encoded with a cross-reference file for enabling centralizing of check images for access by both a capture bank and a paying bank in support of a check clearing process, the cross-reference file comprising at least one index detail record further comprising:

a cross-reference return code to provide image status within a substantially centralized system; and  
a unique handle to identify a check image so that the check image is accessible from the substantially centralized storage system by both the capture bank and the paying bank.

[Claim 60] 60. The computer readable memory system of claim 59 wherein the cross-reference file further comprises:

at least one header record; and  
at least one index definition record.

**[Claim 61]** 61. The computer readable memory system of claim 59 wherein the unique handle comprises a check image management system (CIMS) key.

**[Claim 62]** 62. The computer readable memory system of claim 59 wherein the unique handle comprises a check image management system (CIMS) key.